

[Space Above This Line For Recording Data]

When Recorded Return To:

Chase Home Finance LLC
2210 Enterprise Drive
Florence, SC 29501

Attn: Balloon Department: DS

Prepared By:

Latonya McFadden
Latonya McFadden, Balloon Loan Representative

01-11005297
FHLMC Loan Number 774312890
CHF Loan Number 1766296559

DF417605

BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the Balloon
Note Addendum and Balloon Rider)

TWO ORIGINAL BALLOON LOAN MODIFICATIONS

MUST BE EXECUTED BY THE BORROWER:

**ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE
SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), entered into effective as of **February 1, 2010**, between **Deepa Kuchipudi, a single person**, ("Borrower"), and **Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated **January 13, 2005**, securing the original principal sum of **U.S. \$320,800.00**, and recorded on **February 14, 2005**, as **Document Number 0504504311**, in the Official Records of **Cook County, Illinois** and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument, (the "Note") which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at **440 North Wabash Avenue, Unit 4904, Chicago, Illinois 60611**, the real property described being set forth as follows:

Legal Description Attached Hereto and Made A Part Hereof

Parcel #17101270191016

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To evidence the election by the Borrower of the Conditional Right to Refinance as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of **February 1, 2010**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$293,502.51**.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **5.125%**, beginning **February 1, 2010**. The Borrower promises to make monthly payments of principal and interest of U. S. \$ **1,593.08** beginning on the **1st** day of **March 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **February 1, 2040**, (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at 3415 Vision Drive, Columbus, Ohio 43219-6009 or at such other place as the Lender may require.

4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever canceled, null and void, as of the maturity date of the Note.
5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and will comply with, all of the terms and provisions thereof, as amended by this Modification.

[To be signed by all borrowers, endorsers, guarantors, sureties, and other parties signing the Note and Security Instrument.]

Genann Mitchell

(WITNESS SIGNATURE)

Genann Mitchell

Witness Name (Printed/Typed)

Deepa Kuchipudi

Deepa Kuchipudi

(SEAL)

-BORROWER

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-----[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]-----

(Individual Acknowledgment)

State of Illinois
County of Cook ss:

On this the 23rd day of February 2010, before me a Notary Public, personally appeared Deepa Kuchipudi

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

Barbara Menzenberger
(Notary Public)

My Commission expires:

(Seal)




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CHF Loan Number 1766296559

Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation

By:



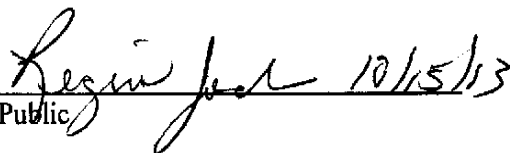
Connie B. Rigby, Assistant Vice President

----- **Space Below This Line For Acknowledgment** -----

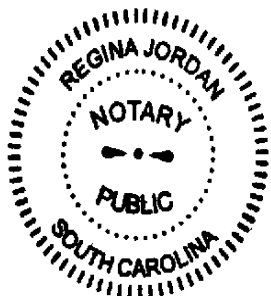
State of South Carolina }
County of Florence }

This instrument was acknowledged before me this 21st day of January 2010, by Connie B. Rigby, Assistant Vice President of Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation, on behalf of same.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND OFFICIAL SEAL.



Notary Public



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THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

PARCEL 1: UNIT 4904 AND P-M35 IN THE PLAZA 440 PRIVATE RESIDENCES AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PART OF BLOCK 12 IN KINZIE'S ADDITION TO CHICAGO IN SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN; WHICH SURVEY IS ATTACHED AS AN EXHIBIT TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER _____, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS

PARCEL 2: EASEMENTS FOR THE BENEFIT OF PARCEL 1 FOR INGRESS, EGRESS, USE AND ENJOYMENT AS SET FORTH IN AND CREATED BY RECIPROCAL EASEMENT AGREEMENT RECORDED AS DOCUMENT NUMBER 89572741, AS AMENDED BY DOCUMENT 93070550, AND SUB-DECLARATION RECORDED AS DOCUMENT NUMBER _____.

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